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DATE: November 28, 2005**OUR FILE NO:** 8917-P**TO: Petitions Office****COMPANY OR FIRM: United States Patent and Trademark Office***o/o MF***RE: Application No. 09/747,100**

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NOV 28 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Paul Zappier
For : AUTOMATED METHOD FOR LOAN SETTLEMENT
Filed : December 26, 2000
Serial No. : 09/747,100
Examiner : Lalita M. Hamilton
Art Unit : 3624

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION OF AUGUST 24, 2004

Applicant responds to the Office Action of August 24, 2004, by amending his claims as set forth as attached hereto.

REMARKS

The Examiner has rejected the pending claims upon the pending application by *Tealdi* (US 2001/0029482) as anticipating these claims (i.e., 35 U.S.C. §102(e)). Reconsideration of this ground of rejection is respectfully requested upon the following: